

N THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

John Francis Regan

Title:

Lender and Insurer Transaction Processing System and Method

Serial No.:

09/188,827

Filed:

November 9, 1998

Art Unit:

2161

Our Reference:

SJ-10321US

133 Richmond Street West,

Suite 301

Toronto, Ontario M5H 2L7

July 25, 2002

VIA COURIER

The Commissioner of Patents and Trademarks Washington, D.C. 20231

Attention: Examiner J. Hayes

Dear Sir:

Please find enclosed a Request for Continued Examination of the above application.

The Affidavit referred to in the Request is an Affidavit of John Regan swearing to a date of invention earlier than the earliest dates shown on both of the references cited by the Examiner in the Final Official Action.

Also enclosed with this Request is a request for a three-month extension of time and new formal drawings for filing in the application.

Please charge any deficiency in fees or credit any over payment in fees to our deposit account 040752.